A M E N D M E N T S   T O   T H E   C L A I M S

1 - 56.   (CANCELLED)

57.   (CURRENTLY AMENDED) A method for processing a charge applied to a credit card account, the method comprising:

receiving charge data <u>via a card authorization terminal,</u>

      in which the charge data includes:

            an indication of a transaction amount,

            an indication of a merchant, and

            an indication of a credit card account of an account holder;

determining<u>, by a billing server in communication with the card authorization terminal,</u> a reimbursement rule that is associated with the credit card account,

      in which the reimbursement rule indicates:

            a reimbursement condition,

            a reimbursing party, and

            a period of time for the reimbursing party to remit payment;

determining<u>, by the billing server,</u> whether the charge data satisfies the reimbursement rule based on the reimbursement condition and the indication of the merchant; and

if the charge data satisfies the reimbursement rule<u>, performing by the billing server the following</u>:

      determining a reimbursement amount based on the reimbursement rule and
      the charge data;

      determining a first charge amount based on a difference between the
      transaction amount and the reimbursement amount;

      applying the first charge amount to the credit card account;

determining a second charge amount based on the reimbursement amount,

determining a financial account of the reimbursing party;

transmitting a billing statement for the financial account to the reimbursing party,

> in which the billing statement includes an indication of the second charge amount;

determining whether the reimbursing party has remitted a payment of the second charge amount within the period of time for the reimbursing party to remit payment; and

applying the second charge amount to the credit card account if the reimbursing party has not remitted a payment of the second charge amount within the period of time for the reimbursing party to remit payment.

58.   (CURRENTLY AMENDED) A method for processing a charge applied to a

debit card account, the method comprising:

receiving charge data <u>via a card authorization terminal,</u>

       in which the charge data includes:

              an indication of a transaction amount,

              an indication of a merchant, and

              an indication of a debit card account of an account holder;

determining<u>, by a billing server in communication with the card authorization

terminal,</u> a reimbursement rule that is associated with the debit card account,

       in which the reimbursement rule indicates:

              a reimbursement condition,

              a reimbursing party, and

              a period of time for the reimbursing party to remit payment;

determining<u>, by the billing server,</u> whether the charge data satisfies the

reimbursement rule based on the reimbursement condition and the indication of the

merchant; and

if the charge data satisfies the reimbursement rule<u>, performing by the billing server

the following</u>:

       determining a reimbursement amount based on the reimbursement rule and

       the charge data;

       determining a first charge amount based on a difference between the

       transaction amount and the reimbursement amount;

       applying the first charge amount to the debit card account;

       determining a second charge amount based on the reimbursement amount,

       determining a financial account of the reimbursing party;

       transmitting a billing statement for the financial account to the reimbursing

       party,

in which the billing statement includes an indication of the second

charge amount;

determining whether the reimbursing party has remitted a payment of the

second charge amount within the period of time for the reimbursing party to

remit payment; and

applying the second charge amount to the debit card account if the

reimbursing party has not remitted a payment of the second charge amount

within the period of time for the reimbursing party to remit payment.

59.   (CURRENTLY AMENDED) A method for processing a charge applied to a credit card account, the method comprising:

receiving charge data via a card authorization terminal,

> in which the charge data includes:

>> an indication of a transaction amount,

>> an indication of a category of merchant, and

>> an indication of a credit card account of an account holder;

determining, by a billing server in communication with the card authorization terminal, a reimbursement rule that is associated with the credit card account,

> in which the reimbursement rule indicates:

>> a reimbursement condition,

>> a reimbursing party, and

>> a period of time for the reimbursing party to remit payment;

determining, by the billing server, whether the charge data satisfies the reimbursement rule based on the reimbursement condition and the indication of the category of merchant; and

if the charge data satisfies the reimbursement rule, performing by the billing server the following:

> determining a reimbursement amount based on the reimbursement rule and the charge data;

> determining a first charge amount based on a difference between the transaction amount and the reimbursement amount;

> applying the first charge amount to the credit card account;

> determining a second charge amount based on the reimbursement amount,

> determining a financial account of the reimbursing party;

> transmitting a billing statement for the financial account to the reimbursing party,

in which the billing statement includes an indication of the second

charge amount;

determining whether the reimbursing party has remitted a payment of the

second charge amount within the period of time for the reimbursing party to

remit payment; and

applying the second charge amount to the credit card account if the

reimbursing party has not remitted a payment of the second charge amount

within the period of time for the reimbursing party to remit payment.

60.   (CURRENTLY AMENDED) A method for processing a charge applied to a debit card account, the method comprising:

receiving charge data via a card authorization terminal,

> in which the charge data includes:
>
>> an indication of a transaction amount,
>>
>> an indication of a category of merchant, and
>>
>> an indication of a debit card account of an account holder;

determining, by a billing server in communication with the card authorization terminal, a reimbursement rule that is associated with the debit card account,

> in which the reimbursement rule indicates:
>
>> a reimbursement condition,
>>
>> a reimbursing party, and
>>
>> a period of time for the reimbursing party to remit payment;

determining, by the billing server, whether the charge data satisfies the reimbursement rule based on the reimbursement condition and the indication of the category of merchant; and

if the charge data satisfies the reimbursement rule, performing by the billing server the following:

> determining a reimbursement amount based on the reimbursement rule and the charge data;
>
> determining a first charge amount based on a difference between the transaction amount and the reimbursement amount;
>
> applying the first charge amount to the debit card account;
>
> determining a second charge amount based on the reimbursement amount,
>
> determining a financial account of the reimbursing party;
>
> transmitting a billing statement for the financial account to the reimbursing party,

in which the billing statement includes an indication of the second

charge amount;

determining whether the reimbursing party has remitted a payment of the

second charge amount within the period of time for the reimbursing party to

remit payment; and

applying the second charge amount to the debit card account if the

reimbursing party has not remitted a payment of the second charge amount

within the period of time for the reimbursing party to remit payment.

61.   (CURRENTLY AMENDED) A method comprising:

receiving charge data, via a card authorization terminal,

      in which the charge data includes:

            an indication of a transaction amount, and

            an indication of a financial account of an account holder;

determining, by a billing server in communication with the card authorization

terminal, a reimbursement rule that is associated with the financial account of the

account holder,

      in which the reimbursement rule indicates:

            a reimbursement condition, and

            a reimbursing party;

determining, by the billing server, whether the charge data satisfies the

reimbursement rule based on the reimbursement condition and the charge data; and

if the charge data satisfies the reimbursement rule, performing by the billing server

the following:

      determining a reimbursement amount based on the reimbursement rule and

      the charge data;

      determining a first charge amount based on a difference between the

      transaction amount and the reimbursement amount;

      applying the first charge amount to the financial account of the account

      holder;

      determining a second charge amount based on the reimbursement amount,

      determining a financial account of the reimbursing party;

      transmitting to the reimbursing party a billing statement for the financial

      account of the reimbursing party,

            in which the billing statement includes an indication of the second

            charge amount;

determining whether the reimbursing party has remitted a payment of the

second charge amount within a predetermined period of time; and

applying the second charge amount to the financial account of the account

holder if the reimbursing party has not remitted a payment of the second

charge amount within the predetermined period of time.